

Information to identify the case:			
Debtor 1	<u>Oscar Newman</u>		Social Security number or ITIN xxx-xx-3943
	First Name	Middle Name	Last Name
Debtor 2	<u>Stephanie Newman</u>		Social Security number or ITIN xxx-xx-1964
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Western District of Texas			
Case number: 24-52153-mmp			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Oscar Newman

Stephanie Newman

2/20/25

**For the
court:**



Barry D. Knight
Clerk of the Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of TexasIn re:
Oscar Newman
Stephanie Newman
DebtorsCase No. 24-52153-mmp
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0542-5

User: admin

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Date Rcvd: Feb 20, 2025

Form ID: 318

Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2025:

Recip ID	Recipient Name and Address
db/db	+ Oscar Newman, Stephanie Newman, 10351 Sweetwater, San Antonio, TX 78252-1720
18793530	+ Capital Bank N.A., 2275 Research Blvd. Ste 600, Rockville, MD 20850-6238
18793544	DSRM Nat Bank/Valero, Attn: Bankruptcy One Valero Way, San Antonio, TX 78249
18793560	Pulte Mortgage Corp, Attn Bankruptcy Dept 7390 S Iola St, Englewood, CO 80112
18793563	+ RK Properties, Attn: Bankruptcy 2981 Fenwick Ln, Grand Junction, CO 81504-4507
18793562	#+ River City Federal C U, 610 Augusta St, San Antonio, TX 78215-1902

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRNOSHEROW.COM	Feb 21 2025 03:33:00	Randolph N Osherow, 342 W Woodlawn, Suite 100, San Antonio, TX 78212-3314
ust	+ Email/Text: USTPRegion07.SN.ECF@usdoj.gov	Feb 20 2025 22:36:00	United States Trustee - SA12, US Trustee's Office, 615 E Houston, Suite 533, San Antonio, TX 78205-2055
cr	Email/Text: sanantonio.bankruptcy@publicans.com	Feb 20 2025 22:35:00	Bexar County, Linebarger Goggan Blair & Sampson, c/o Don Stecker, 112 E Pecan St #2200, San Antonio, TX 78205
18800071	EDI: ATLASACQU	Feb 21 2025 03:33:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
18793526	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 21 2025 00:02:19	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St 4th Floor, Pittsburgh, PA 15212-5862
18793527	Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 20 2025 22:35:00	Aspire Credit Card, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
18793528	+ Email/Text: bk@avant.com	Feb 20 2025 22:36:00	Avant/WebBank, 222 North LaSalle Street Suite 1600, Chicago, IL 60601-1112
18793529	Email/Text: rm-bknotices@bridgecrest.com	Feb 20 2025 22:36:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue Suite 100, Mesa, AZ 85209-3324
18797057	+ EDI: AISACG.COM	Feb 21 2025 03:33:00	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
18797057	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 21 2025 00:02:18	Bridgecrest Credit Company, LLC as Agent, AIS

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			Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
18793531	EDI: CAPITALONE.COM	Feb 21 2025 03:33:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
18793531	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 21 2025 00:01:41	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
18793532	EDI: CAPITALONE.COM	Feb 21 2025 03:33:00	Capital One NA, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
18793532	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 21 2025 00:01:29	Capital One NA, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
18793533	EDI: CITICORP	Feb 21 2025 03:33:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
18793534	EDI: CITICORP	Feb 21 2025 03:33:00	Citibank/Shell Oil, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
18793535	EDI: CITICORP	Feb 21 2025 03:33:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
18793536	EDI: CITICORP	Feb 21 2025 03:33:00	Citicorp/Trac, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
18793537	+ EDI: WFNNB.COM	Feb 21 2025 03:33:00	Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
18793538	+ EDI: WFNNB.COM	Feb 21 2025 03:33:00	Comenity Capital/Acadmy, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
18793539	+ EDI: WFNNB.COM	Feb 21 2025 03:33:00	Comenity Capital/famous, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
18793540	+ EDI: WFNNB.COM	Feb 21 2025 03:33:00	Comenity/Hot Topic, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
18793541	+ EDI: WFNNB.COM	Feb 21 2025 03:33:00	Comenity/Sephora, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
18793542	Email/Text: bankruptcy@connexuscu.org	Feb 20 2025 22:36:00	Connexus Credit Union, Attn: Bankruptcy, PO Box 8026, Wausau, WI 54402-8026
18793543	Email/PDF: creditonebknotifications@resurgent.com	Feb 21 2025 00:01:51	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
18793555	EDI: CITICORP	Feb 21 2025 03:33:00	Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
18793546	Email/Text: BNSFS@capitalsvcs.com	Feb 20 2025 22:35:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117-5019
18793547	Email/Text: BNBLAZE@capitalsvcs.com	Feb 20 2025 22:35:00	First Savings Bank/Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117-5096
18793545	+ EDI: BLUESTEM	Feb 21 2025 03:33:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
18793548	+ EDI: AMINFOFP.COM	Feb 21 2025 03:33:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
18793548	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 21 2025 00:02:18	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
18793549	+ EDI: PHINGENESIS	Feb 21 2025 03:33:00	Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
18793550	+ Email/Text: accountresearch@goodleap.com	Feb 20 2025 22:36:00	GoodLeap Llc., Attn: Bankruptcy 8781 Sierra College Blv, Roseville, CA 95661-5920

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18793551	^ MEBN	Feb 20 2025 22:30:58	Idaho Housing Agency, Attn: Bankruptcy Attn: Bankruptcy, 844 Washington St , N, Ste 300, Twin Falls, ID 83301-3874
18793552	+ Email/Text: bankruptcy@webbank.com	Feb 20 2025 22:35:00	Imagine Credit, Attn: Account Services/Bankruptcy, PO Box 105814, Atlanta, GA 30348-5814
18793553	EDI: JPMORGANCHASE	Feb 21 2025 03:33:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
18793553	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 21 2025 00:02:18	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
18793554	Email/Text: PBNCNotifications@peritussservices.com	Feb 20 2025 22:35:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
18810709	Email/Text: sanantonio.bankruptcy@publicans.com	Feb 20 2025 22:35:00	Bexar County, c/o Don Stecker, 112 E. Pecan Street, Suite 2200, San Antonio, TX 78205
18793557	Email/Text: ml-ebn@missionlane.com	Feb 20 2025 22:35:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
18793556	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 20 2025 23:34:51	Merrick Bank/Card Works, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
18793558	EDI: MAXMSAIDV	Feb 21 2025 03:33:00	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
18793559	Email/Text: ProsperBK@prosper.com	Feb 20 2025 22:36:00	Prosper Funding, Llc, Attn: Bankruptcy Dept Attn: Bankruptcy D, 221 main Street , Ste 300, San Francisco, CA 94105
18793561	+ Email/Text: ngisupport@radiusgs.com	Feb 20 2025 22:35:00	Radius Global Solution, 7831 Glenroy Road 250-A, Edina, MN 55439-3117
18793565	Email/Text: bankruptcy@self.inc	Feb 20 2025 22:36:00	Self Financial, Inc., Attn: Bankruptcy Attn: Bankruptcy, 515 Congress Ave , Ste 1550, Austin, TX 78701
18793564	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 20 2025 22:36:00	Santander Consumer USA, Inc, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
18793568	EDI: SYNC	Feb 21 2025 03:33:00	Syncb/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793568	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 23:34:55	Syncb/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793569	EDI: SYNC	Feb 21 2025 03:33:00	Syncb/Rooms To Go, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793569	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 23:34:52	Syncb/Rooms To Go, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793570	EDI: SYNC	Feb 21 2025 03:33:00	Syncb/Walgreens, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5060
18793570	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 23:34:27	Syncb/Walgreens, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5060
18793567	EDI: SYNC	Feb 21 2025 03:33:00	Syncb/ccdstr, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793567	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 23:34:52	Syncb/ccdstr, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793571	EDI: SYNC	Feb 21 2025 03:33:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793571	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 23:34:26	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793572	+ EDI: SYNC	Feb 21 2025 03:33:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

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18793572	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 23:34:51	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793573	EDI: SYNC	Feb 21 2025 03:33:00	Synchrony Bank/Chevron, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793573	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 21 2025 00:01:29	Synchrony Bank/Chevron, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793574	+ EDI: SYNC	Feb 21 2025 03:33:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
18793574	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 21 2025 00:01:30	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
18793575	EDI: SYNC	Feb 21 2025 03:33:00	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793575	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 21 2025 00:01:50	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793576	EDI: SYNC	Feb 21 2025 03:33:00	Synchrony/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793576	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 21 2025 00:02:46	Synchrony/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793577	EDI: SYNC	Feb 21 2025 03:33:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793577	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 21 2025 00:02:36	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793578	EDI: SYNC	Feb 21 2025 03:33:00	Synchrony/Kawasaki, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793578	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 21 2025 00:02:18	Synchrony/Kawasaki, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793579	EDI: SYNC	Feb 21 2025 03:33:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
18793579	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 21 2025 00:02:08	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
18793580	+ EDI: WTRRN BANK.COM	Feb 21 2025 03:33:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 73

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
18810710	*P++	LINEBARGER GOGGAN BLAIR & SAMPSON LLP, ATTN DON STECKER, 112 E PECAN, SUITE 2200, SAN ANTONIO TX 78205-1588, address filed with court., Bexar County, c/o Don Stecker, 112 E. Pecan Street, Suite 2200, San Antonio, TX 78205
18793566	##+	Solar Mosaic Inc, Attn: Bankruptcy Attn: Bankruptcy, 300 Lakeside Dr , 24th Fl, Oakland, CA 94612-3572

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2025 at the address(es) listed below:

Name	Email Address
Don Stecker	on behalf of Creditor Bexar County don.stecker@lgbs.com
Randolph N Osherow	rosherow@hotmail.com rosherow@ecf.axosfs.com
Stuart M. Price	on behalf of Debtor Stephanie Newman enotice@pricelawgroup.com enotice@pricelawgroup.com;r43354@notify.bestcase.com;ResolveLawGroup@jubileebk.net;platinum@resolvelawgroup.com;pla tinumecf@resolvelawgroup.com
Stuart M. Price	on behalf of Debtor Oscar Newman enotice@pricelawgroup.com enotice@pricelawgroup.com;r43354@notify.bestcase.com;ResolveLawGroup@jubileebk.net;platinum@resolvelawgroup.com;pla tinumecf@resolvelawgroup.com
United States Trustee - SA12	USTPRegion07.SN.ECF@usdoj.gov

TOTAL: 5